

**Information to identify the case:**

Debtor 1	<u>Mary Tarantini</u>	Social Security number or ITIN	xxx-xx-5333
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	15-15593-ABA		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Mary Tarantini  
aka Mary Breen, aka Mary Tarantini-Breen

6/5/20

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 3

United States Bankruptcy Court  
District of New JerseyIn re:  
Mary Tarantini  
DebtorCase No. 15-15593-ABA  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: 3180WPage 1 of 1  
Total Noticed: 14

Date Rcvd: Jun 05, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 07, 2020.

db +Mary Tarantini, 507 Cinnaminson St, Riverton, NJ 08077-1324  
 cr +PNC BANK, NATIONAL ASSOCIATION, PO BOX 94982, CLEVELAND, OH 44101-4982  
 515413488 +BestBuy/CBNA, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032  
 515413489 +Borough of Riverton, 505A Howard St, Riverton, NJ 08077-1328  
 515428052 +PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101-4982  
 515413491 +PNC Bank, PO Box 3180, Pittsburgh, PA 15230-3180  
 518805350 +PNC Bank, National Association, Denise Carlon, Esquire, 216 Haddon Avenue, Ste. 406,  
 Westmont, NJ 08108-2812  
 515413492 +State of New Jersey Division of Taxation, Bankruptcy Section, PO Box 245,  
 Trenton, NJ 08695-0245

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 06 2020 03:30:28 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 06 2020 03:30:23 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
 515413487 EDI: BANKAMER.COM Jun 06 2020 06:23:00 Bank of America, PO Box 982235,  
El Paso, TX 79998  
 515413490 +EDI: IRS.COM Jun 06 2020 06:23:00 Internal Revenue Service,  
Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346  
 515435254 EDI: WFFC.COM Jun 06 2020 06:23:00 Wells Fargo Bank, N.A., P.O. Box 19657,  
Irvine, CA 92623-9657  
 515413493 EDI: WFFC.COM Jun 06 2020 06:23:00 Wells Fargo Dealer Services, PO Box 25341,  
Santa Ana, CA 92799-5341

TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 07, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 5, 2020 at the address(es) listed below:

Christian Del Toro on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION  
 cdeltoro@martonelaw.com, bky@martonelaw.com  
 Denise E. Carlon on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION dcarlon@kmlawgroup.com,  
 bkgroup@kmlawgroup.com  
 Frank J Martone on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bky@martonelaw.com  
 Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
 summarymail@standingtrustee.com  
 Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
 Thomas G. Egner on behalf of Debtor Mary Tarantini tegner@mcdowelllegal.com,  
 tcuccuini@mcdowelllegal.com/Lwood@mcdowelllegal.com/kgresh@mcdowelllegal.com/kbrocious@mcdowellle  
 gal.com/djamison@mcdowelllegal.com/cgetz@mcdowelllegal.com/egnertr62202@notify.bestcase.com  
 TOTAL: 6